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MARKET A MYSTERY

Business Stagnates—Prices Creep Higher.

PUBLIC ABANDONS STOCKS

Securities Hang Motionless, with Bonds Most Sought After—Speculation as to What May Be Done When Millionaires Return—Low Money Rates Without Significance.

To find a parallel for the insignificant total of last week's business on the stock exchange, it would be necessary to go back a dozen years, to 1896. Even the "low record" at which Wall Street started in 1904, when the depth of stagnation was reached with a 72,000-share day, in March, ran above Friday's 62,000. As was to be expected under such circumstances, prices remained virtually unchanged.

When it is recalled that only six weeks ago, "million-share days" succeeded one another with unvarying regularity, and that on May 29 a total of 1,500,000 shares changed hands, a curious light is thrown on the season's market. One is tempted to ask, if this is the sort of market that happens when all the millionaire manipulators are off for an outing, what is the part which the general public actually plays in stock exchange transactions?

It will doubtless be argued that the market is "waiting for the Denver convention," or that it fears that the corn crop may be destroyed over the double holiday. There is always some explanation, other than what would occur to a plain and simple-minded reasoning.

What Will Millionaires Do?
Probably curiosity in observant Wall street quarters chiefly converges on the question, What will the restless millionaires do when they get back from their outing? In 1894, after a period of suspended animation at this time, a prolonged decline began; in 1904, after the similar July pause, vigorous and sustained recovery ensued; in 1906 the Wall street paralysis of this midsummer week continued until the early days of autumn. Here are three valid precedents, from which the reader is entitled to make his choice.

The bank statement was published only after the market's close. Its actual figures showed a loss of \$13,200,000 cash, which, with a \$22,000,000 loan expansion, incident to the July settlements, cut down surplus reserves to \$20,000,000. The loss in cash was not without explanation. The trust company report for the week showed \$13,000,000 gain in cash, a result, of course, of the increased reserve requirement which went into force this week.

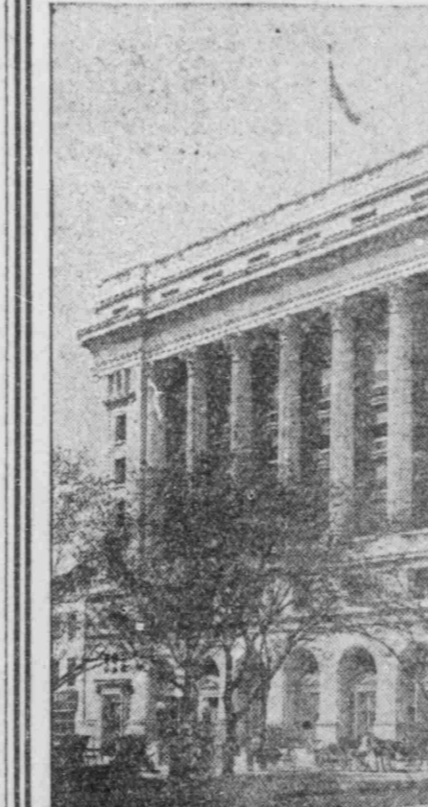
Of news there was little to-day, except the announcement of the insolvency of the \$20,000,000 United Boxboard and Paper Company, of Chicago. This was not an altogether pleasant occurrence, especially in view of the reasons for the appointment of receivers, stated officially by the directors.

Low Rates Mean Nothing.
When "efforts to reduce floating indebtedness" have proved unavailing, because of the impracticability of floating bonds and presumably also the difficulty of extending notes, it must be evident that the prevalent low rates for money do not mean everything that people are prone to read into them. Easy money may, indeed, under certain circumstances, be the precursor of a speculative "boom," but it may also be merely the reflection of conditions which warrant no boom whatever. The one phase of the matter needs to be as carefully kept in mind as the other.

Perhaps, after all, it is fair to say that the persistent assertion that times are really good is indirectly a proof that they are not as bad as they might have been, as they were after other panics, or as most people, last October, expected them to be. It is the sober and thoughtful business man's conviction that underlying factors were making for resistance to depression and for relatively early recuperation, which has made it possible for the extreme optimist school to get a hearing. It still remains, however, just as it did in the similar enthusiasm of last February, to see how far and how soon realities will follow in line with hopes.

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The terms of subscription to this offering of preferred stock in denominations of \$100.00 are \$20.00 per share at the time of allotment and 10 per cent per month thereafter.

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Brick dwellings, \$1,000 three years for \$2.00.

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